

Insurance.

AN IMPORTANT FACT TO EVERY MAN.

A good many are complaining of hard times, dull business, shrinkage of goods, depreciation of Real Estate and other investments.

If these be true in your case, we suggest the expenditure of a comparatively small sum in an article that does not and can not depreciate.

A Reserve Endowment always means the full number of dollars expressed on its face. No panics or hard times can depreciate it, and when all other values are shrinking, this stands sure and steadfast.

We suggest, if you are a business man, that the premium on a 10 or \$20,000 Reserve Endowment is the best possible use you can make of that amount of money.

If you are an experienced agent, contemplating a change of contract or territory, take time to look into the merits of this popular plan.

If you are out of business and a clear-headed, intelligent man, try your hand at an agency, and begin a successful work. The grandeur and dignity of the business may be realized when we say that *Seventy Millions of Dollars* were paid by the life companies to beneficiaries last year alone.

Here is a business offered you involving no expense, hazard, or loss, and the productiveness of which is only limited by our own ability.

A few of the more salient points of the Reserve Endowment are:

1. Every policy, whether on ordinary life rates or other, a Cash Endowment to the insurer.
2. The maximum of insurance at the minimum of cost.
3. A definite cash surrender value specified in the policy.
4. The TERM for which the insurance is to be run elected by the insured.
5. Grace in payment of premiums of from one to six months: a great accommodation to the insurer these hard times.
6. The merits of plain life insurance, endowment, and investment combined in one contract.

Send to the Company for its canvassing material, or for any information.

METROPOLITAN LIFE INSURANCE CO.,
HOME OFFICE—319 BROADWAY, NEW YORK.

JOSEPH E. KNAPP, *President*; John R. Hegeman, *Vice-President*; Robert A. Grannis, *Secretary*; William P. Stewart, *Actuary*; Hon. A. L. Palmer, *Counsel*.

DIRECTORS FOR CANADA:

Lieut. Gov. LEMUEL A. WILMOT, Fredericton, N.B.

JOHN S. McLEAN, *Pres. B. of Nova Scotia, Halifax*. Major B. R. CORWIN, *New York*.

Frederick A. Mootc, Esq.,
Manager for Ontario and Quebec.
Thomas A. Temple, Esq.,
Manager Maritime Provinces.

The Ottawa Agricultural Insurance Company.

ISSUE OF NEW STOCK.

NOTICE is hereby given that Stock Books will be open at the Head Office of the Company at the City of Ottawa, on and after the TWENTY-NINTH day of January instant, for the subscription of

FIVE THOUSAND SHARES,

of one hundred dollars each, being the amount of New Stock issued to complete the authorized Capital of One Million Dollars, and the said Stock Books will be open for six months from the date of opening, unless the said stock shall be sooner subscribed. Dated at Ottawa, this 18th day of January, A.D. 1876.

(By order.)

JAMES BLACKBURN,
Secretary.

Statement of Banks acting under Charter, for the month ending 31st January 1876, according to the Returns furnished by them to the Auditor of Public Accounts.

BANKS.	CAPITAL.					LIABILITIES.									
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dem. Govt. Deposits payable on Demand.	Dem. Govt. Depos. payable after notice, or on a fixed day.	Provincial Govt. Deposits payable on Demand.	Provincial Govt. Deposits payable after notice, or on a fixed day.	Other Deposits payable, or on a fixed day.	Due to other Banks or Agents in Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not including Heads.	Total Liabilities.		
ONTARIO.															
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	918,320	1,295	1,507,460	58,000	458,728	341,000	60,870	2,156	888	3,336,272		
2 Bank of Montreal.....	1,000,000	1,000,000	1,000,000	472,655	238,228	1,172,718	117,278	458,728	2,764,081	28,389	30,943	4,571	1,259,407		
3 Commercial Bk of Can.....	1,000,000	1,000,000	1,000,000	1,757,180	238,176	3,727,697	217,818	3,727,697	2,764,081	5,617	30,943	21,222	8,974,167		
4 Imperial Bk of Can.....	1,000,000	1,000,000	1,000,000	800,150	9,518	1,041,370	896,600	4,465,946	826,416	3,617	30,943	1,871,761	2,336,678		
5 Niagara.....	3,000,000	3,000,000	2,577,480	885,298	228,216	1,763,762	360,000	1,763,762	720,591	63,438	30,160	2,028,683	2,462,683		
6 Royal Canadian.....	1,000,000	1,000,000	1,581,398	900,637	12,636	907,174	907,174	907,174	399,217	14,792	173,650	2,462,683	2,462,683		
7 St. Lawrence.....	1,000,000	1,000,000	650,111	405,348	12,636	578,478	500,000	578,478	314,650	4,187	173,650	753,919	753,919		
8 Federal.....	1,000,000	1,000,000	722,850	511,254	3,227	518,582	1,000,000	518,582	314,650	4,187	173,650	1,553,297	1,553,297		
9 Bank of Ottawa.....	1,000,000	1,000,000	302,867	117,643	11,426	48,003	3,878	48,003	127,897	4,187	173,650	307,168	307,168		
QUEBEC.															
12 Montreal.....	12,000,000	12,000,000	11,905,000	3,412,315	791,157	10,047,175	2,287,104	6,898,028	3,948,327	579,537	223,440	4,571	18,016,806		
13 Brit. North America.....	4,500,000	4,500,000	1,858,820	1,325,320	13,475	2,345,116	2,345,116	2,345,116	4,000,000	20,000	150,435	4,571	7,132,747		
14 People's.....	1,000,000	1,000,000	1,600,000	1,741,811	35,139	1,776,950	1,776,950	1,776,950	3,000,000	8,763	9,914	21,222	1,142,822		
15 National.....	2,000,000	2,000,000	2,000,000	695,153	51,844	746,997	50,000	398,629	375,638	20,450	2,212	16,675	2,223,675		
16 Jacques Cartier.....	2,000,000	2,000,000	1,400,215	23,902	13,641	157,224	157,224	487,145	357,145	20,246	29,158	16,675	1,073,085		
17 Ville Marie.....	1,000,000	1,000,000	737,050	116,002	13,641	85,618	85,618	85,618	822,275	39	9,443	6,936	656,511		
18 St. Jean.....	1,000,000	1,000,000	216,080	81,623	17,360	99,003	99,003	99,003	181,279	39	9,443	9,443	211,348		
19 Bank of Hochelaga.....	1,000,000	1,000,000	208,250	80,894	11,212	92,106	92,106	92,106	181,279	39	9,443	9,443	211,348		
20 Bank of St. Hilaire.....	1,000,000	1,000,000	508,200	208,250	80,894	79,002	79,002	79,002	181,279	39	9,443	9,443	211,348		
21 Bank of Hochelaga.....	1,000,000	1,000,000	702,300	208,250	80,894	79,002	79,002	79,002	181,279	39	9,443	9,443	211,348		
22 Bank of St. Hilaire.....	1,000,000	1,000,000	570,550	208,250	80,894	79,002	79,002	79,002	181,279	39	9,443	9,443	211,348		
23 Bank of St. Hilaire.....	1,000,000	1,000,000	1,491,310	16,625	10,420	1,501,730	1,501,730	1,501,730	3,000,000	44,947	1,504	4,571	4,818,032		
24 Bank of St. Hilaire.....	1,000,000	1,000,000	1,337,005	16,625	10,420	1,347,630	1,347,630	1,347,630	3,000,000	44,947	1,504	4,571	4,818,032		
25 Bank of St. Hilaire.....	1,000,000	1,000,000	1,191,162	16,625	10,420	1,207,787	1,207,787	1,207,787	3,000,000	44,947	1,504	4,571	4,818,032		
26 Bank of St. Hilaire.....	1,000,000	1,000,000	1,660,000	35,503	5,669	1,701,169	1,701,169	1,701,169	3,000,000	44,947	1,504	4,571	4,818,032		
27 Exchange Bk of Can.....	1,000,000	1,000,000	1,000,000	1,981,595	122,068	1,903,663	1,903,663	1,903,663	3,000,000	44,947	1,504	4,571	4,818,032		
28 Bank of St. Hilaire.....	1,000,000	1,000,000	8,132,545	3,369,304	95,000	4,596,253	4,596,253	4,596,253	3,000,000	44,947	1,504	4,571	4,818,032		
29 Bank of St. Hilaire.....	1,000,000	1,000,000	406,228	22,352	1,670	428,580	428,580	428,580	3,000,000	44,947	1,504	4,571	4,818,032		
30 Bank of St. Hilaire.....	1,000,000	1,000,000	688,400	47,917	1,670	737,987	737,987	737,987	3,000,000	44,947	1,504	4,571	4,818,032		
31 Bank of St. Hilaire.....	1,000,000	1,000,000	2,300,950	1,300,000	1,300	3,602,250	3,602,250	3,602,250	3,000,000	44,947	1,504	4,571	4,818,032		
32 Bank of St. Hilaire.....	1,000,000	1,000,000	1,300,950	1,300,000	1,300	2,602,250	2,602,250	2,602,250	3,000,000	44,947	1,504	4,571	4,818,032		
33 Bank of St. Hilaire.....	1,000,000	1,000,000	958,750	172,558	112,080	1,070,838	1,070,838	1,070,838	3,000,000	44,947	1,504	4,571	4,818,032		
Total Ont. and Que.	68,969,000	68,969,000	61,464,821	19,922,502	2,629,648	31,936,450	31,936,450	31,936,450	22,431,119	1,724,063	1,863,144	116,736	88,179,607		
NOVA SCOTIA.															
31 Bank of Nova Scotia.....	1,000,000	1,000,000	960,000	493,657	116,448	1,570,105	1,570,105	1,570,105	961,234	16,636	88,179	4,571	1,960,969		
32 Merchants' Bk of Halifax.....	1,000,000	1,000,000	560,000	466,830	45,940	1,072,770	1,072,770	1,072,770	572,524	22,130	32,016	21,222	1,360,804		
33 Bank of Nova Scotia.....	1,000,000	1,000,000	500,000	153,854	11,018	667,872	667,872	667,872	491,278	5,080	20,125	20,125	808,607		
34 Bank of Nova Scotia.....	1,000,000	1,000,000	241,550	96,351	34,362	372,263	372,263	372,263	21,306	6,002	75,186	75,186	546,594		
35 Bank of Liverpool.....	400,000	400,000	400,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000		
36 Bank of Liverpool.....	400,000	400,000	400,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000		
37 Pictou Bank.....	1,000,000	1,000,000	1,000,000	542,250	156,464	1,158,714	1,158,714	1,158,714	642,880	37,959	1,390	100	2,385,730		
38 New Brunswick.....	200,000	200,000	200,000	112,000	16,738	128,738	128,738	128,738	64,288	37,959	1,390	100	253,767		
39 St. Stephen's Bank.....	200,000	200,000	200,000	112,000	16,738	128,738	128,738	128,738	64,288	37,959	1,390	100	253,767		